

United States Bankruptcy Court  
Middle District of Florida

In re:  
Thomas Franklin Jones  
Debtor

Case No. 13-03918-JAF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 113A-3

User: johnnyw  
Form ID: B9A

Page 1 of 3  
Total Noticed: 26

Date Rcvd: Jul 01, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2013.

db +Thomas Franklin Jones, 105 Plantation Circle, Ponte Vedra Beach, FL 32082-3921  
tr +Gregory K. Crews, 8584 Arlington Expressway, Jacksonville, FL 32211-8003  
23606535 +Citizens Bank, One Citizens Drive, Riverside, RI 02915-3000  
23606536 +Citizens Bank, PO Box 42021, Providence, RI 02940-2021  
23606537 +Farmers & Merchants Bank, 4 N. Carter Street, Lakeland, GA 31635-5678  
23606542 +Ocwen Loan Servicing, PO Box 24738, West Palm Beach, FL 33416-4738  
23606543 Ocwen Loan Servicing, LLC, PO Box 780, Waterloo, IA 50704-0780  
23606544 +Prosperity Bank, 100 SouthPark Blvd., Saint Augustine, FL 32086-5189  
23606546 +Smith Hulsey & Busey, 225 Water Street, Suite 1800, Jacksonville, FL 32202-4494  
23606522 St. Johns County Tax Collector, Dennis W. Hollingswo, Post Office Box 9001,  
Saint Augustine FL 32085-9001  
23606547 +Tanna Jones, 105 Plantation Circle, Ponte Vedra Beach, FL 32082-3921  
23606548 +Visa, 900 Metro Center Blvd., San Mateo, CA 94404-2775

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: jason@jasonaburgess.com Jul 02 2013 00:35:12 Jason A Burgess,  
The Law Offices of Jason A. Burgess, LLC, 118 West Adams Street, Ste. 900,  
Jacksonville, FL 32202  
ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Jul 02 2013 00:38:41  
United States Trustee - JAX 13/7, Office of the United States Trustee,  
George C Young Federal Building, 400 West Washington Street, Suite 1100,  
Orlando, FL 32801-2217  
23606525 EDI: AMEREXPR.COM Jul 02 2013 00:13:00 American Express, PO Box 981535,  
El Paso, TX 79998-1535  
23606528 +EDI: AMEREXPR.COM Jul 02 2013 00:13:00 American Express, World Financial Center,  
200 Vesey St., New York, NY 10285-1000  
23606532 +EDI: BANKAMER.COM Jul 02 2013 00:13:00 Bank Of America, PO Box 851001,  
Dallas, TX 75285-1001  
23606531 +EDI: BANKAMER2.COM Jul 02 2013 00:13:00 Bank of America, 100 N. Tryon St.,  
Charlotte, NC 28202-4031  
23606534 +EDI: CHASE.COM Jul 02 2013 00:13:00 Chase, PO Box 15153, Wilmington, DE 19886-5153  
23606533 +EDI: CHASE.COM Jul 02 2013 00:13:00 Chase, 270 Park Ave., New York, NY 10017-2070  
23606523 EDI: FLDEPREV.COM Jul 02 2013 00:13:00 Florida Dept. of Revenue, Bankruptcy Unit,  
P.O. Box 6668, Tallahassee, FL 32314-6668  
23606538 E-mail/Text: ecfmailbox@iberiabank.com Jul 02 2013 00:44:24 Iberia Bank, PO Box 13740,  
New Iberia, LA 70562  
23606539 EDI: IRS.COM Jul 02 2013 00:13:00 Internal Revenue Service, 400 West Bay St.,  
Jacksonville, FL 32202  
23606540 EDI: TFSR.COM Jul 02 2013 00:13:00 Lexus Financial Services, PO Box 4102,  
Carol Stream, IL 60197-4102  
23606541 +Fax: 407-737-5634 Jul 02 2013 01:03:40 Ocwen Loan Servicing, 1661 Worthington Rd,  
Suite 100, West Palm Beach, FL 33409-6493  
23606524 +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Jul 02 2013 00:38:41 United States Trustee,  
135 W Central Blvd, Suite 620, Orlando, FL 32801-2476

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23606526\* American Express, PO Box 981535, El Paso, TX 79998-1535  
23606527\* American Express, PO Box 981535, El Paso, TX 79998-1535  
23606530\* +American Express, World Financial Center, 200 Vesey St., New York, NY 10285-1000  
23606529\* +American Express, World Financial Center, 200 Vesey St., New York, NY 10285-1000  
23606549\* +Visa, 900 Metro Center Blvd., San Mateo, CA 94404-2775  
23606545 ##+Shelly M. Hamilton CPA, PA, 2020 Rivergate Drive, Fleming Island, FL 32003-8671

TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 113A-3

User: johnnyw  
Form ID: B9A

Page 2 of 3  
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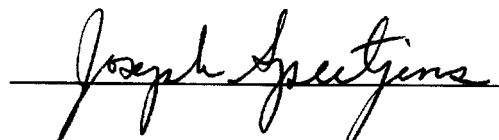
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

User: johnnyw  
Form ID: B9A

Date Rcvd: Jul 01, 2013

Gregory K. Crews courtcf@crewslegal.com, amy@crewslegal.com, fl170@ecfcbis.com,  
bonnie@crewslegal.com  
Jason A Burgess on behalf of Debtor Thomas Franklin Jones jason@jasonaburgess.com,  
jasonanthonyburgess@gmail.com  
United States Trustee - JAX 13/7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT**  
Middle District of Florida

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on June 26, 2013 .  
You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

***Creditors – Do not file this notice with any proof of claim you submit to the court.***  
**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Thomas Franklin Jones  
105 Plantation Circle  
Ponte Vedra Beach, FL 32082

Case Number:  
3:13-bk-03918-JAF

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-2084

Attorney for Debtor(s) (name and address):  
Jason A Burgess  
The Law Offices of Jason A. Burgess, LLC  
118 West Adams Street, Ste. 900  
Jacksonville, FL 32202  
Telephone number: 904-354-5065

Bankruptcy Trustee (name and address):  
Gregory K. Crews  
8584 Arlington Expressway  
Jacksonville, FL 32211  
Telephone number: 904-354-1750

**Meeting of Creditors**

Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting.  
You are reminded that Local Rule 5073-1 restricts the entry of cellular telephones into the Courthouse.

Date: **August 2, 2013**

Time: **09:00 AM**

Location: **FIRST FLOOR, 300 North Hogan St. Suite 1-200, Jacksonville, FL 32202**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Challenge Dischargeability of Certain Debts:**  
**October 1, 2013**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
300 North Hogan Street Suite 3-350  
Jacksonville, FL 32202  
Telephone number: 904-301-6490

**For the Court:**  
Clerk of the Bankruptcy Court:  
Lee Ann Bennett

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: July 1, 2013

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

## EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
<b>Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint – or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) – in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	
Voice Case Info. System (McVCIS)	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day except when routine maintenance is performed. To access McVCIS toll free call 1-866-222-8029.